

COMMERCE GENERAL ARCHITECTURE

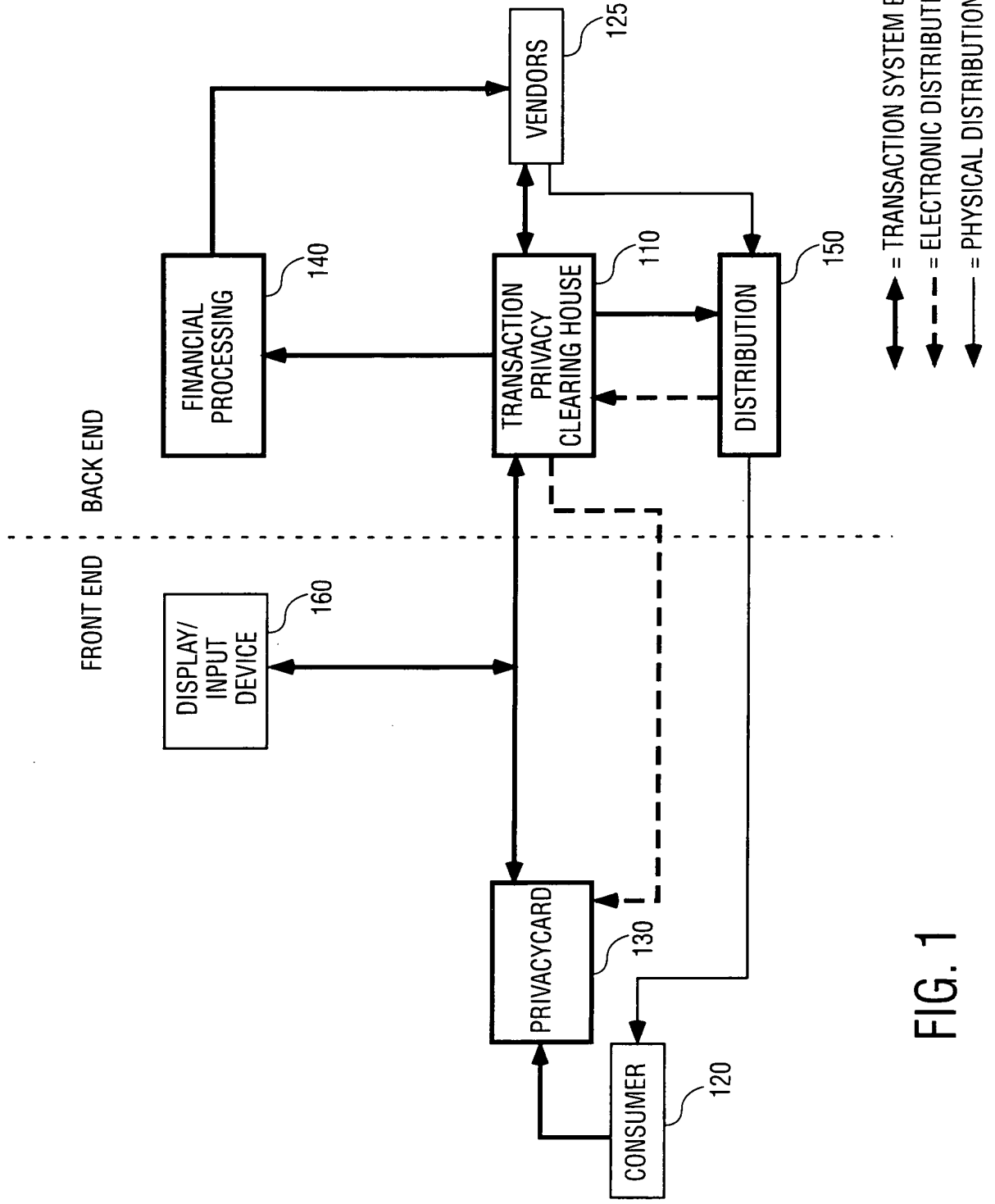


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

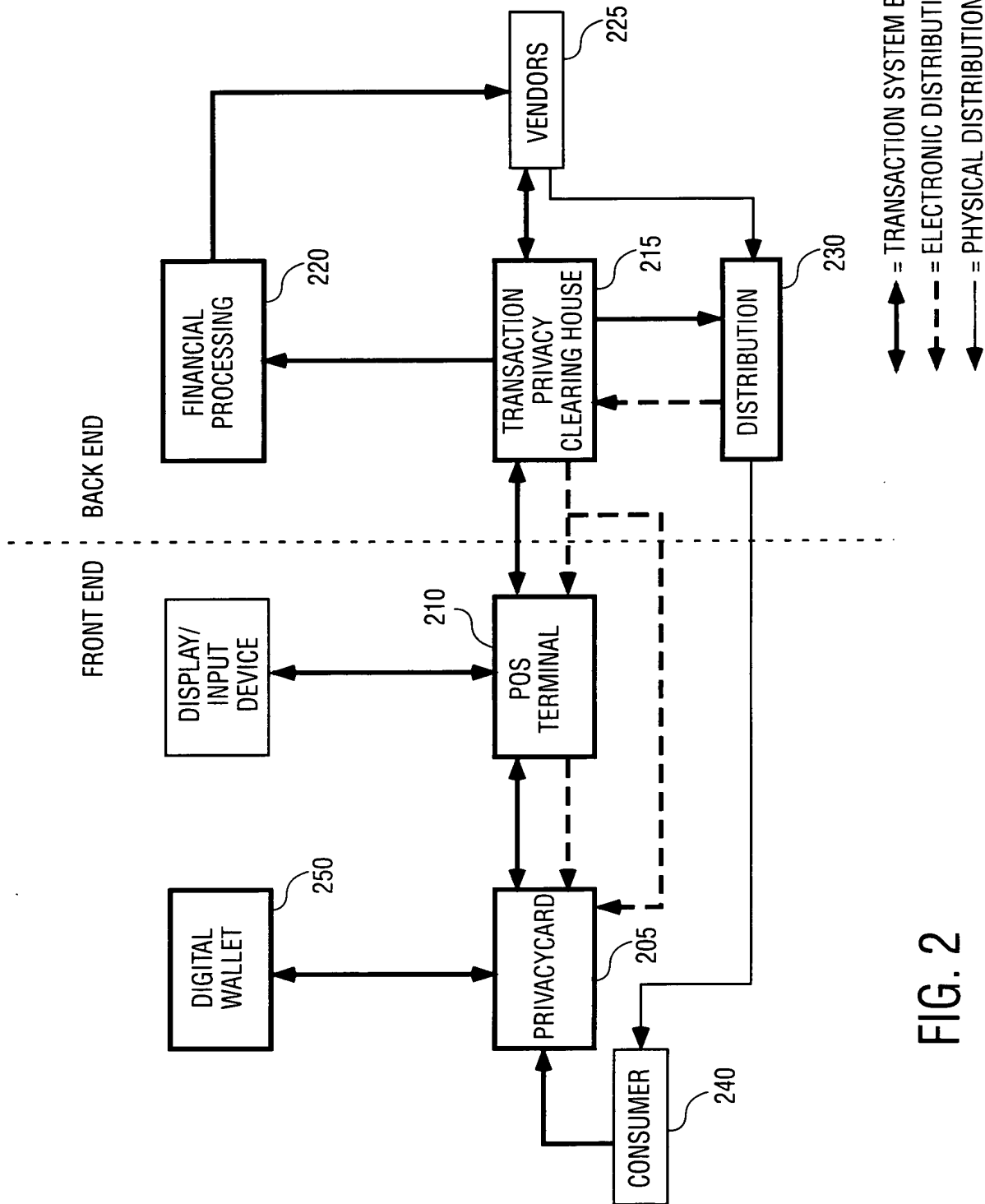


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

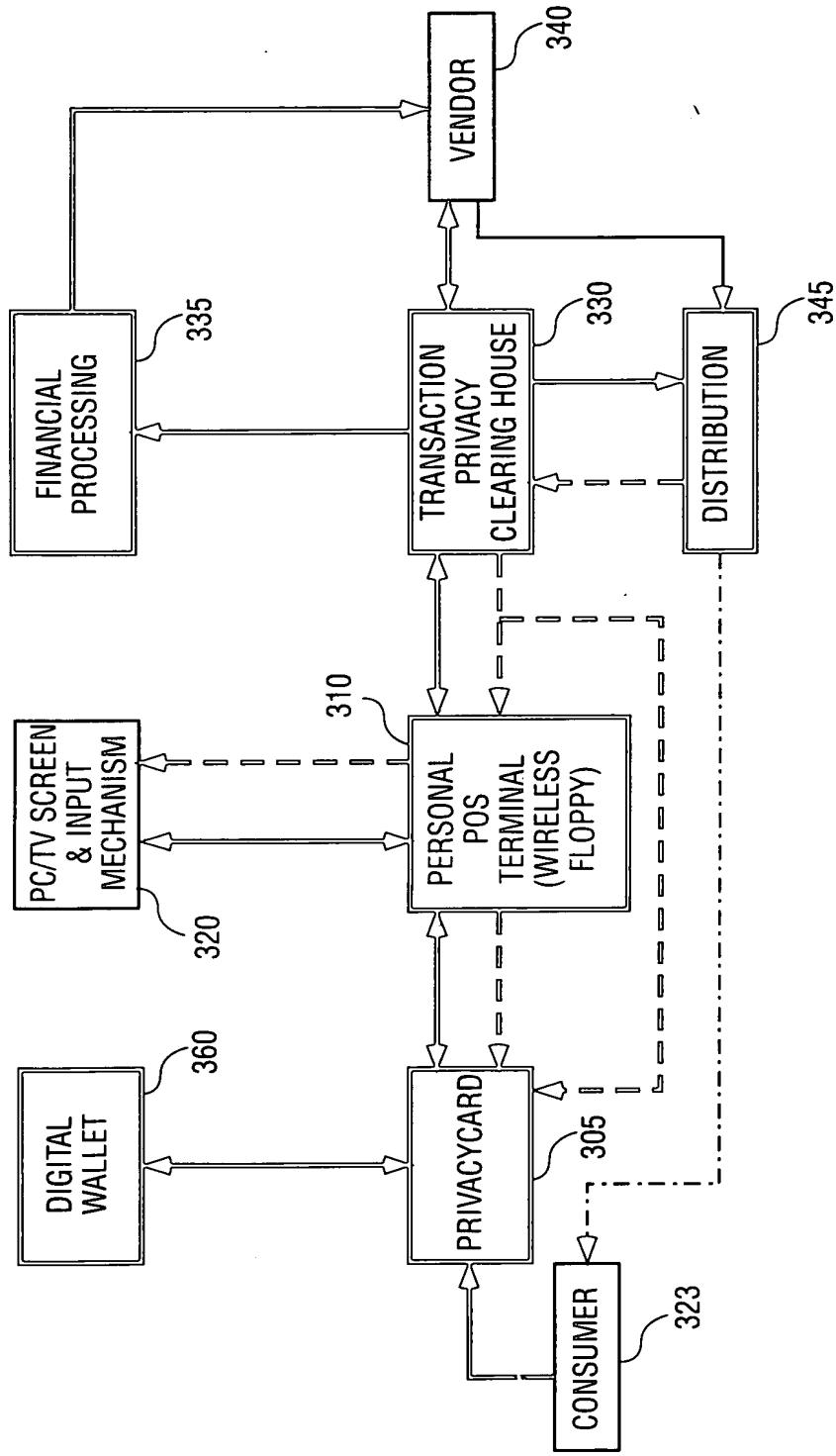


FIG. 3

IN-STORE RETAIL ENVIRONMENT

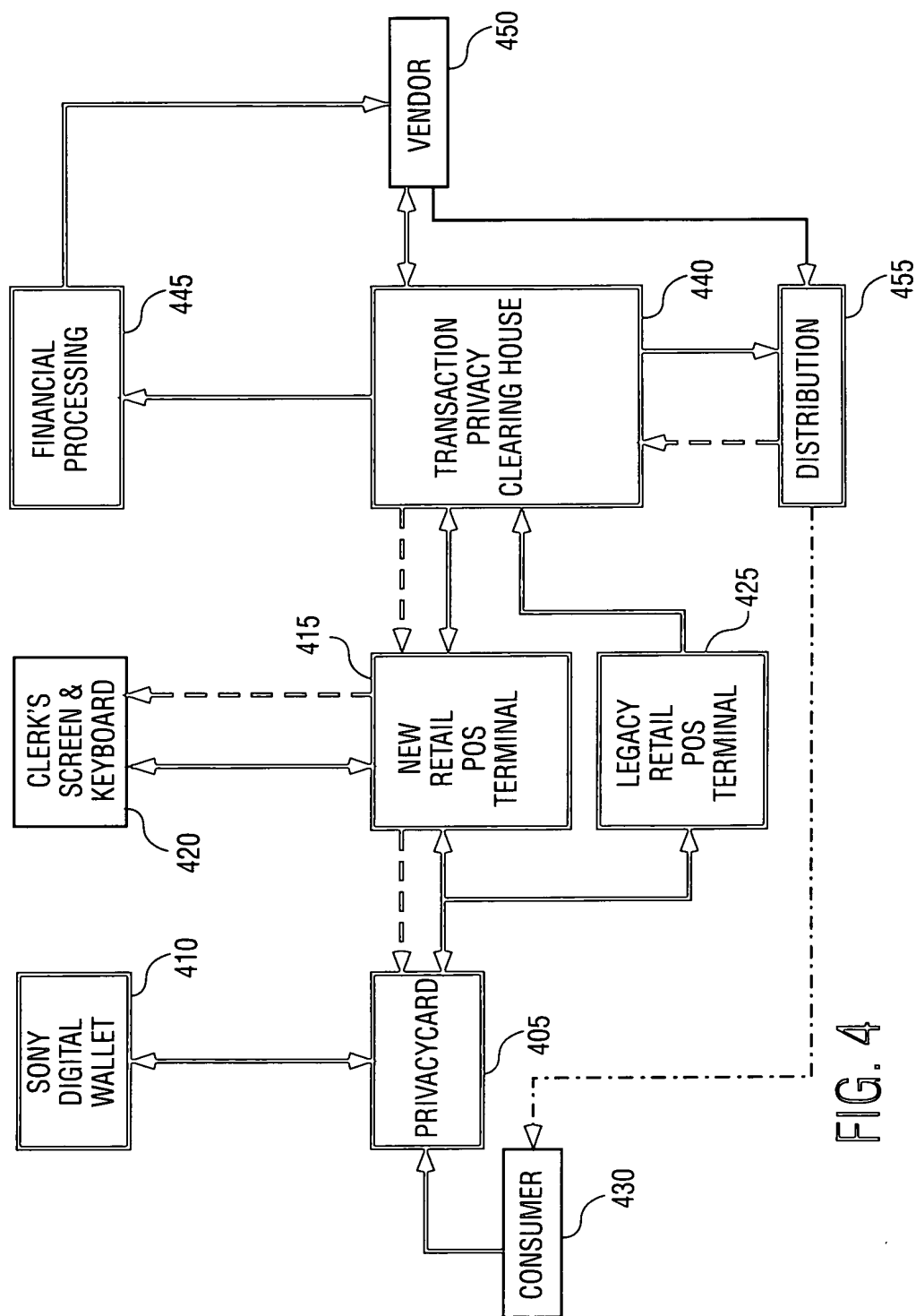
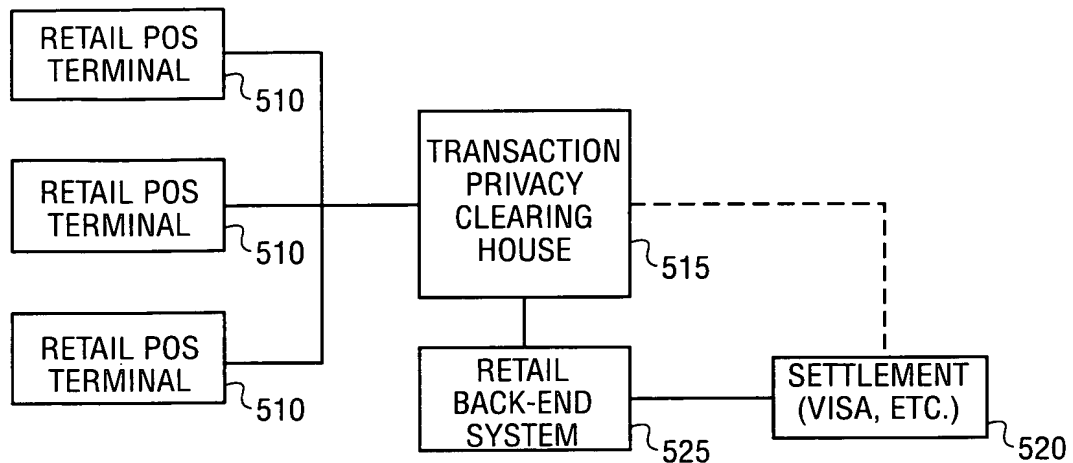
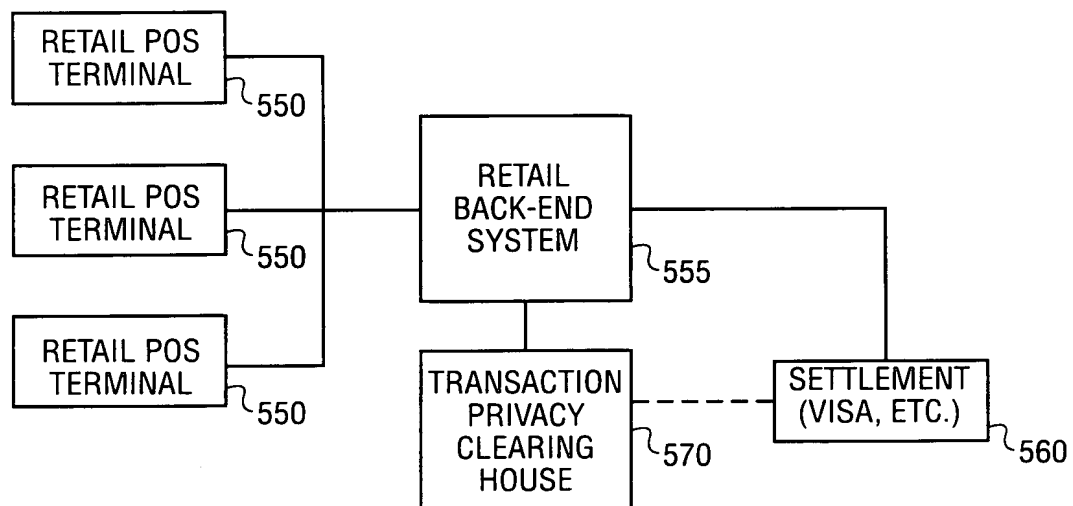


FIG. 4



A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

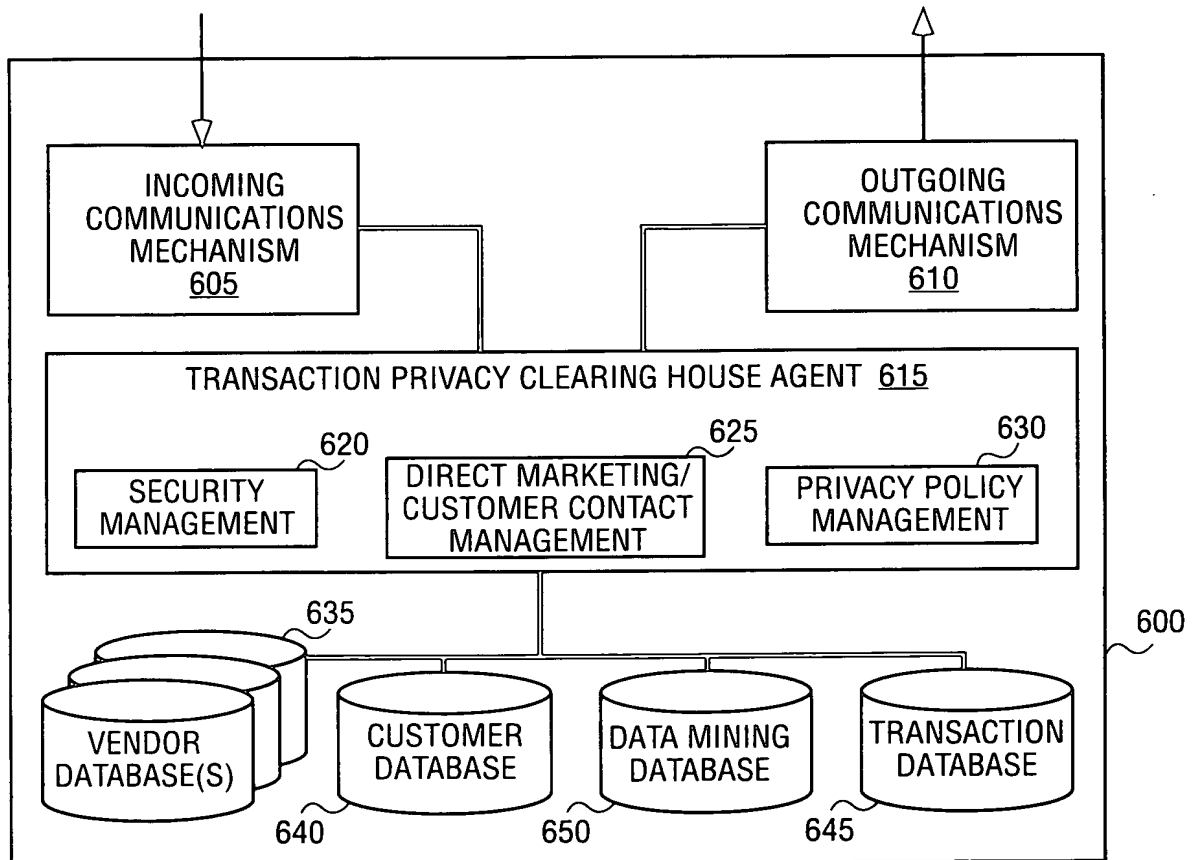
FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B

Patent 4,482,650



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

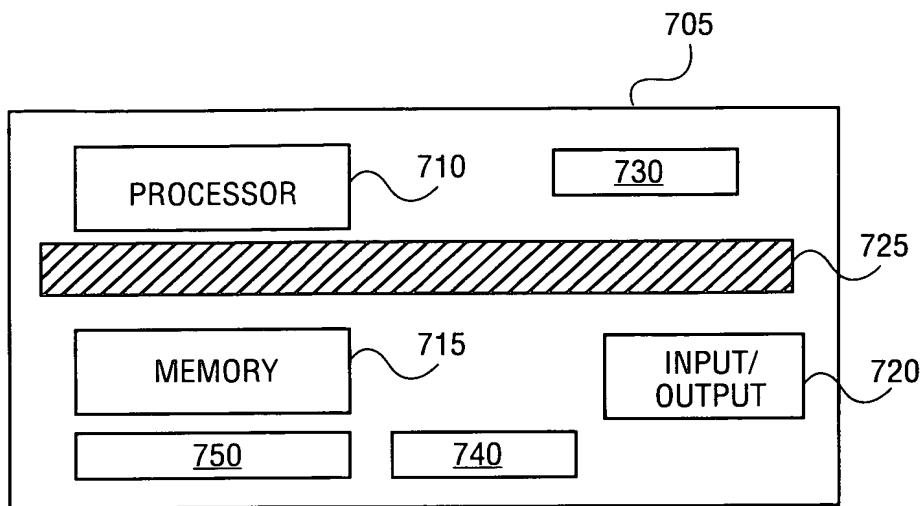


FIG. 7A

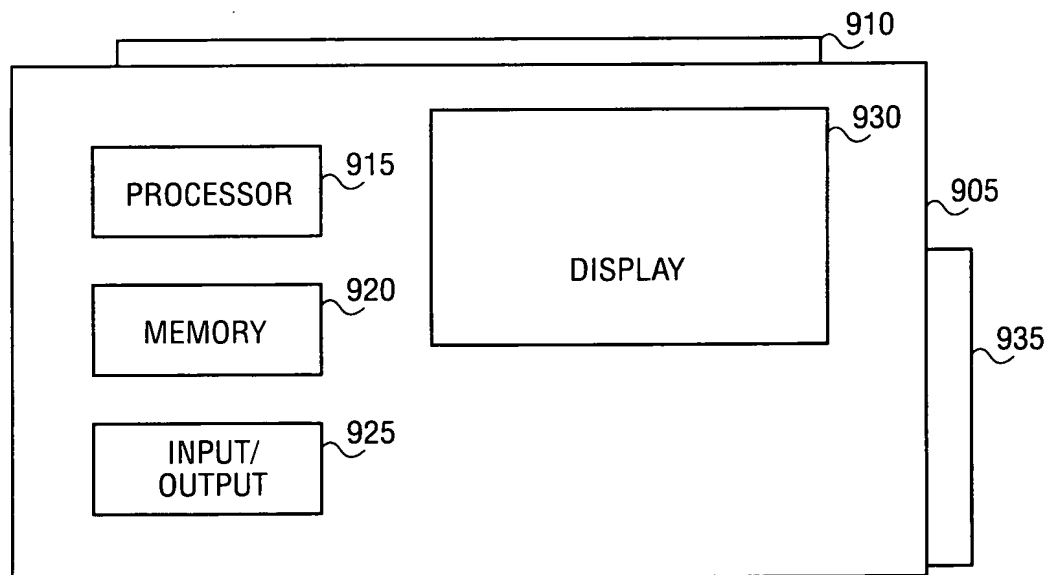


FIG. 9A

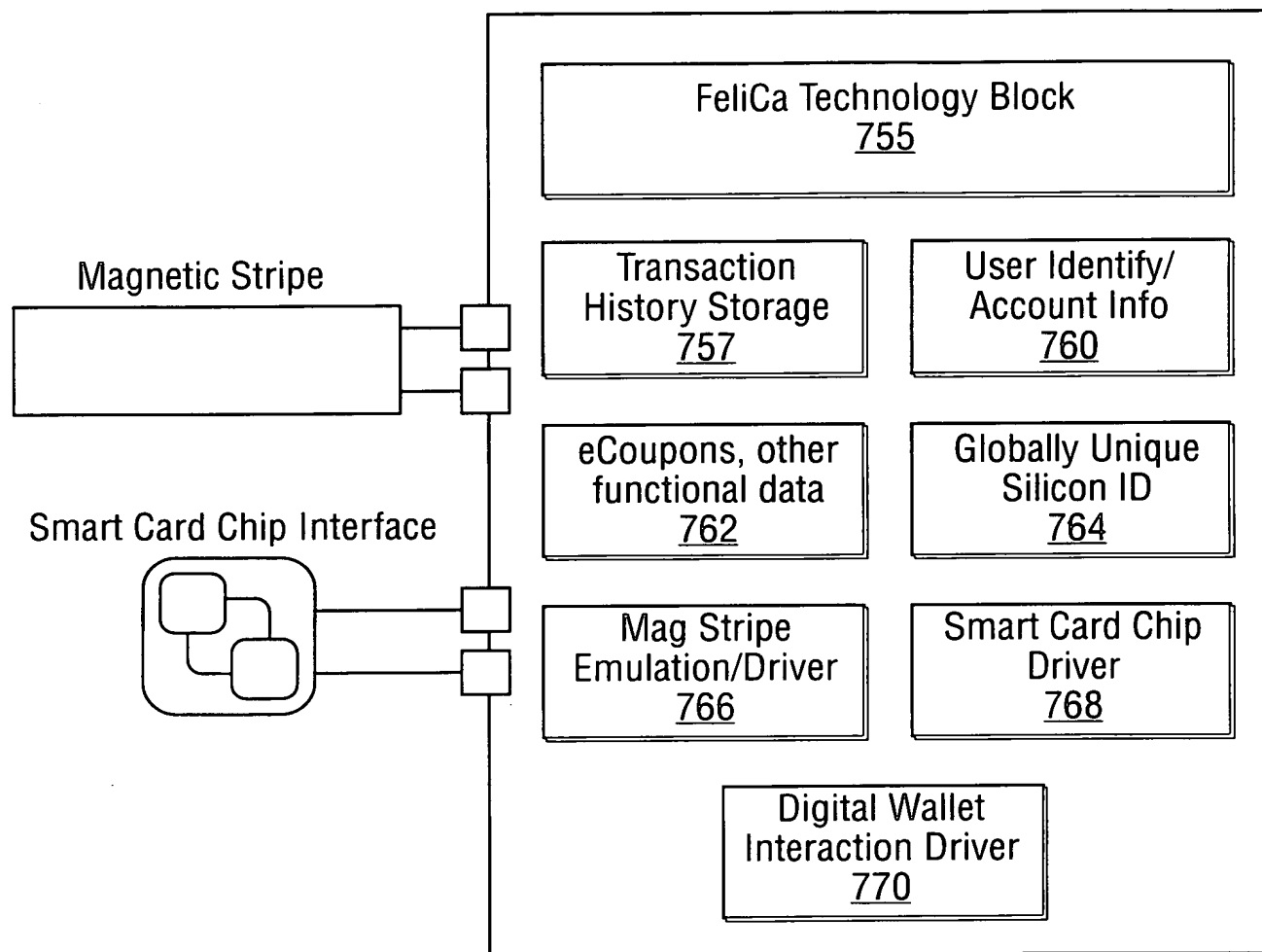


FIG. 7B

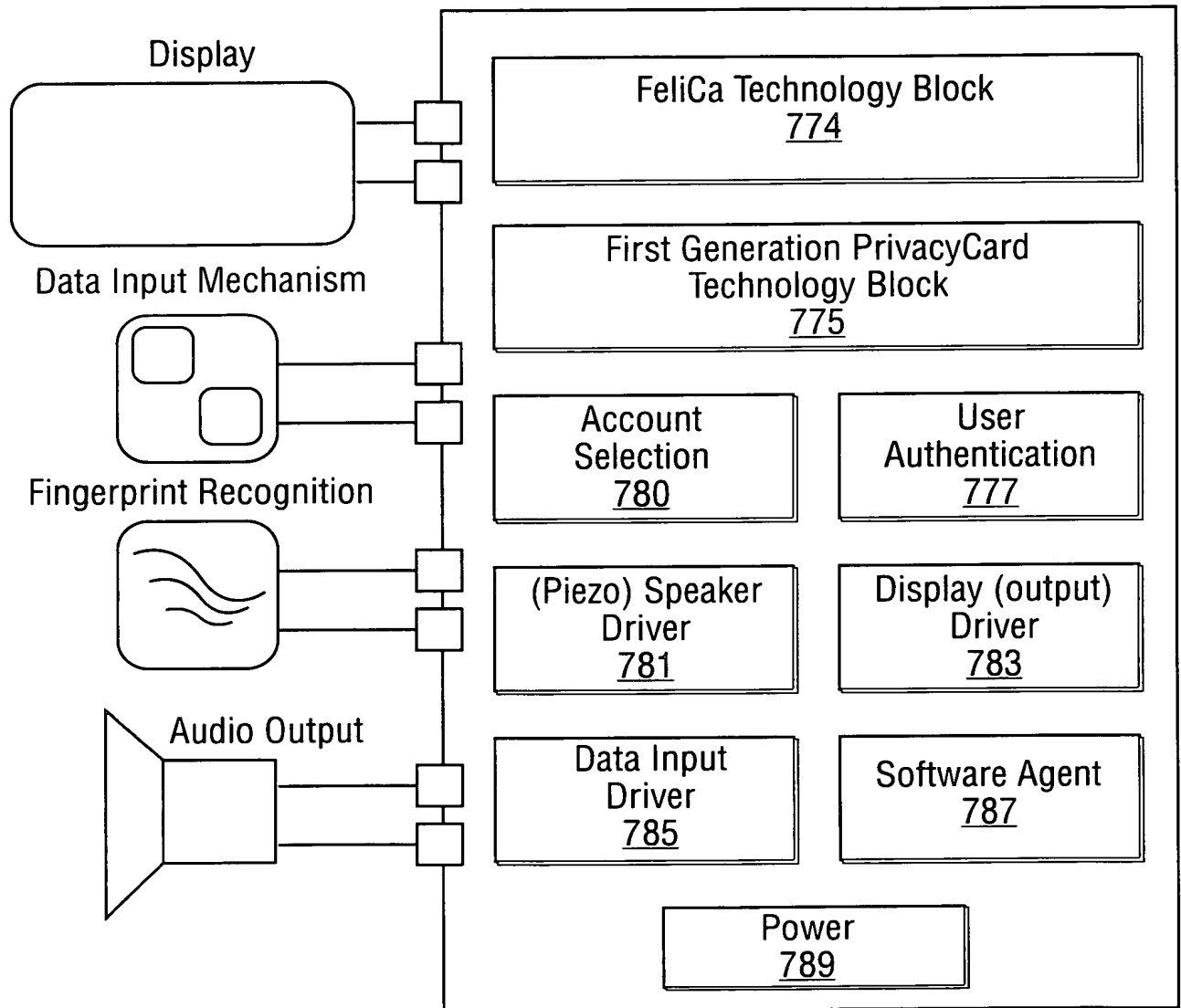
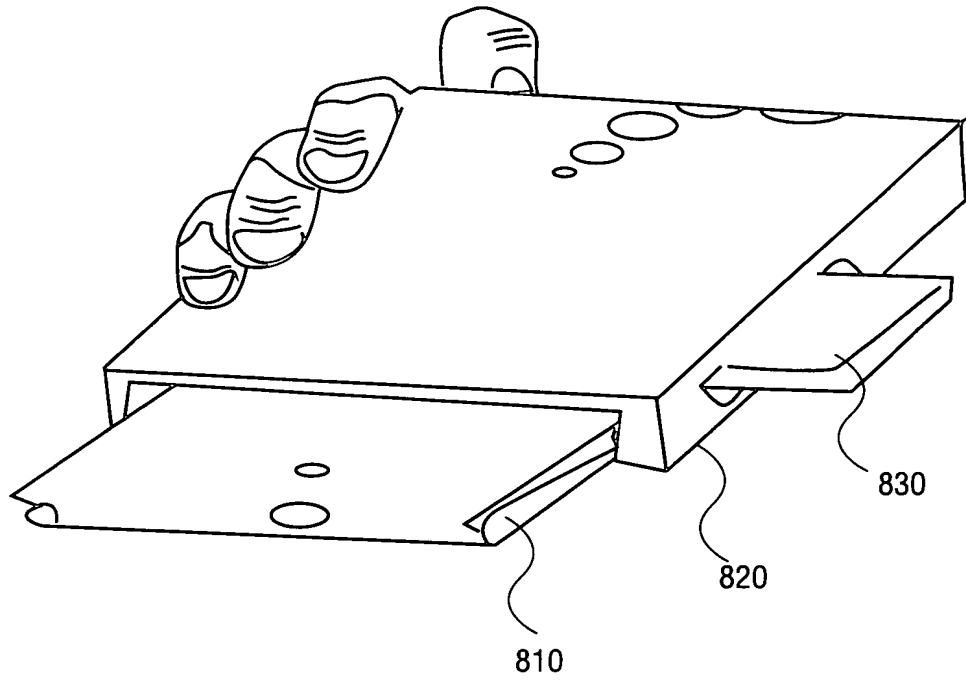


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

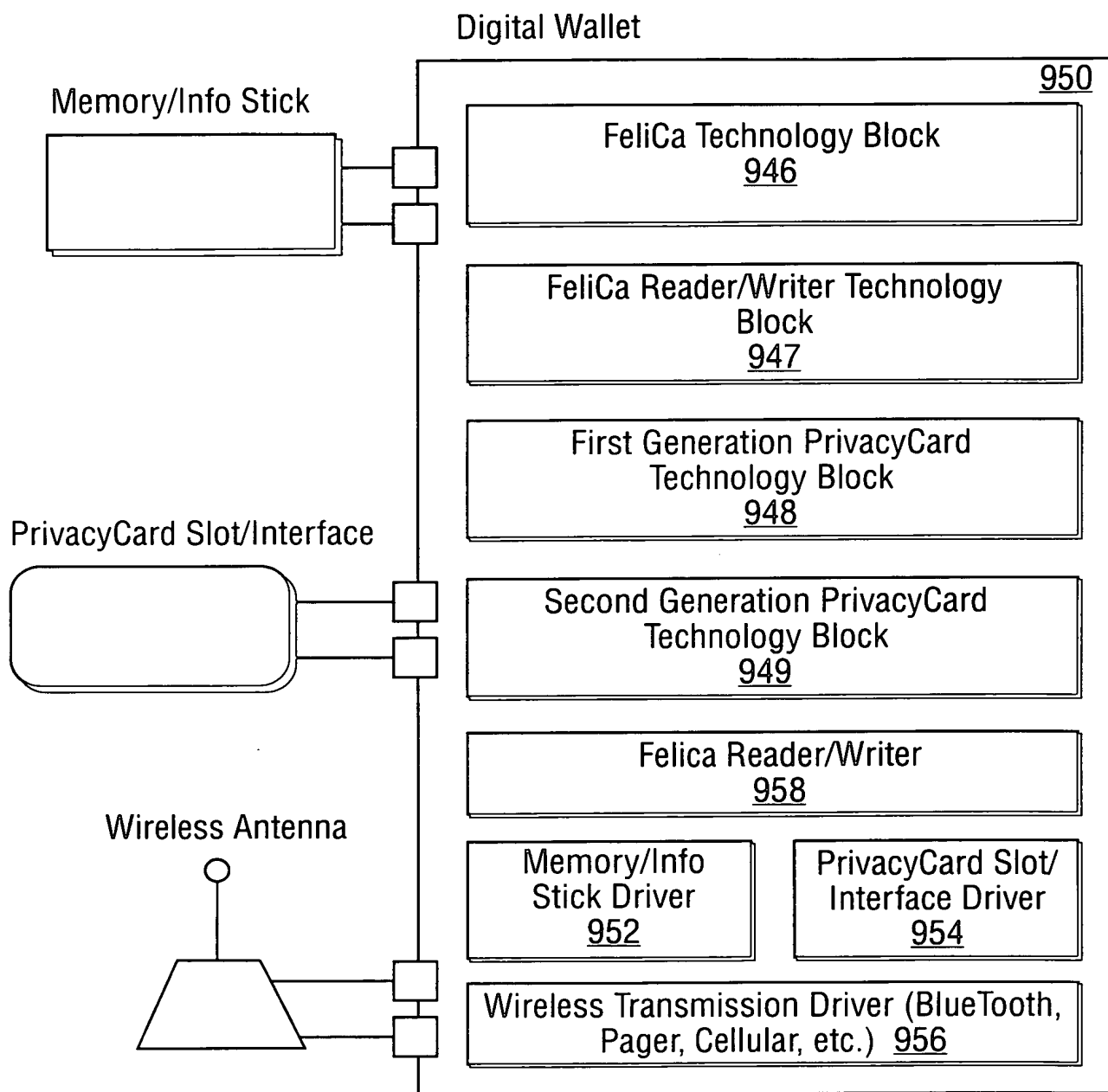
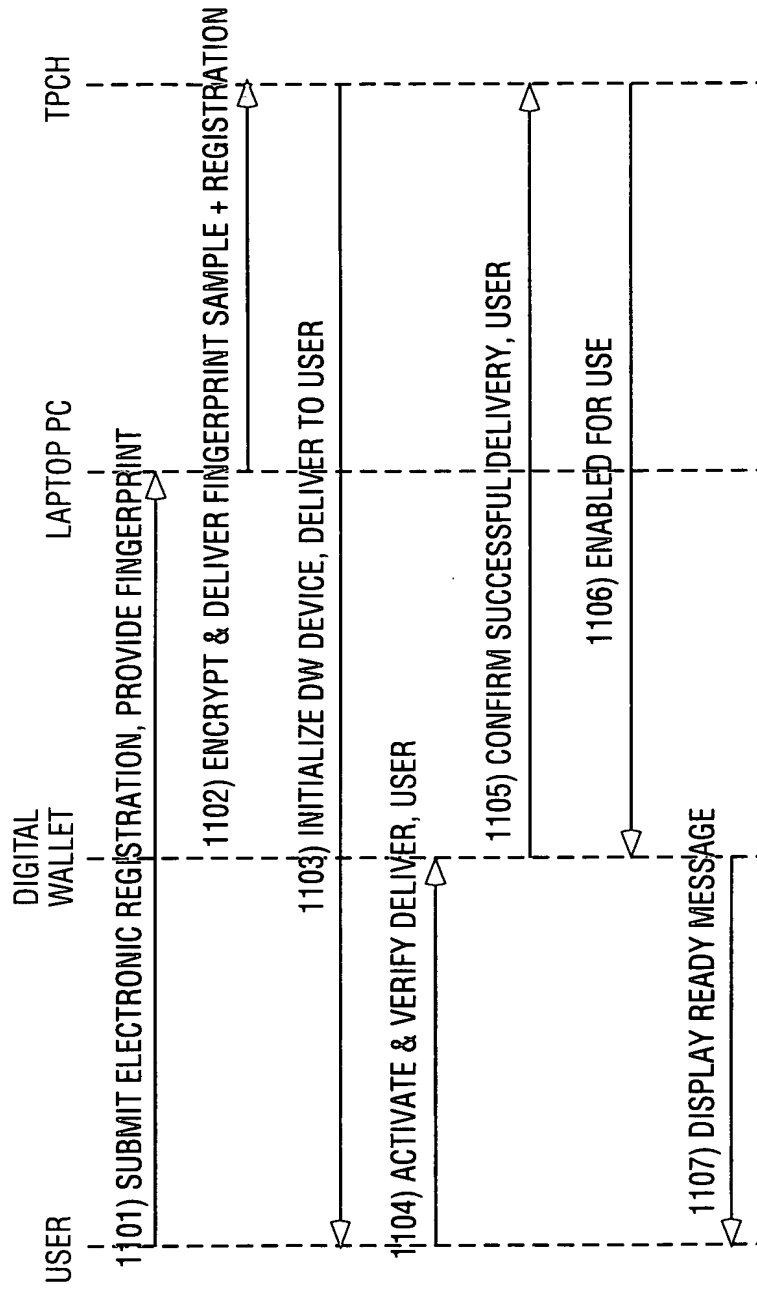


FIG. 9B



DIGITAL WALLET SETUP
(ALTERNATIVE EMBODIMENT)

FIG. 11

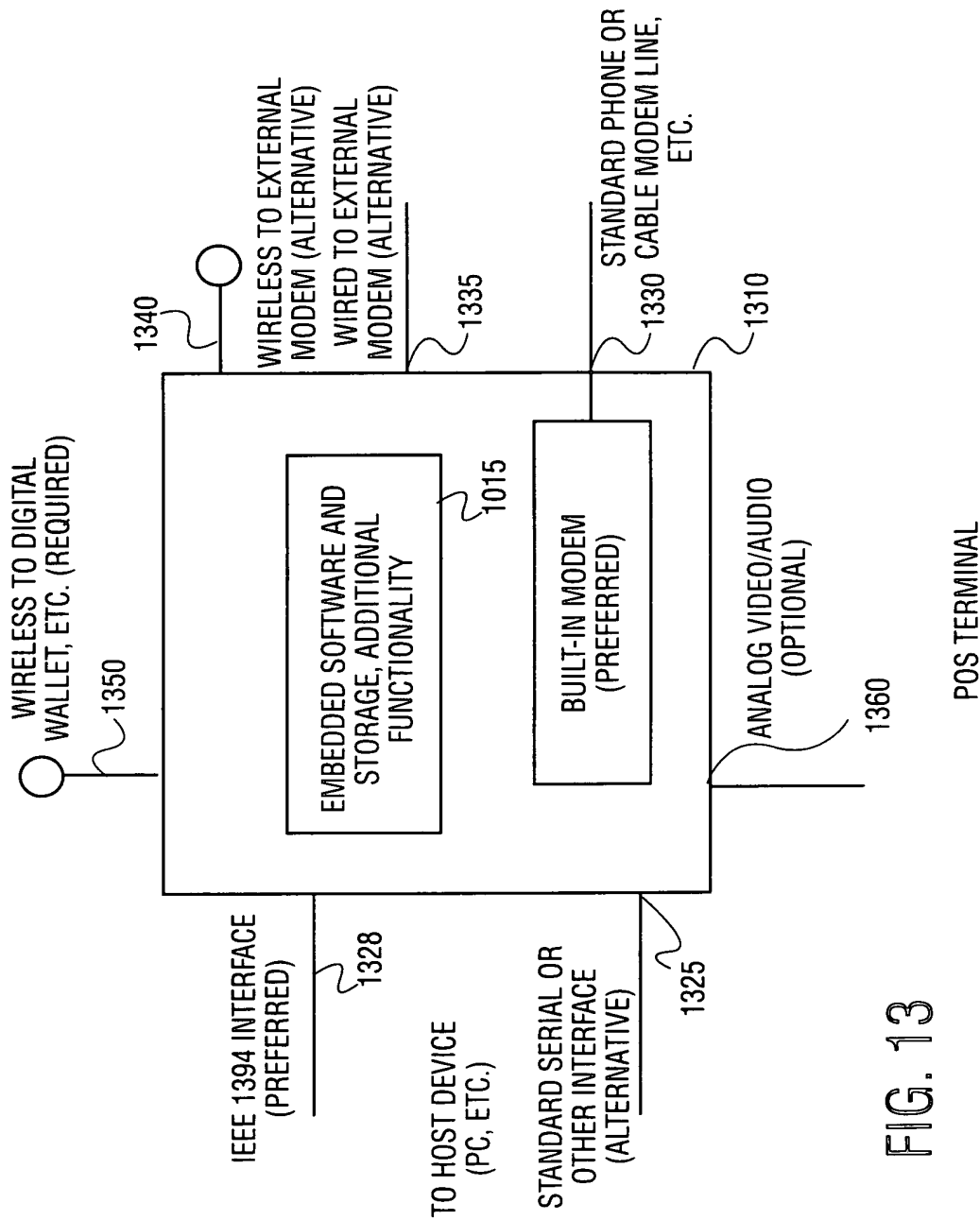


FIG. 13

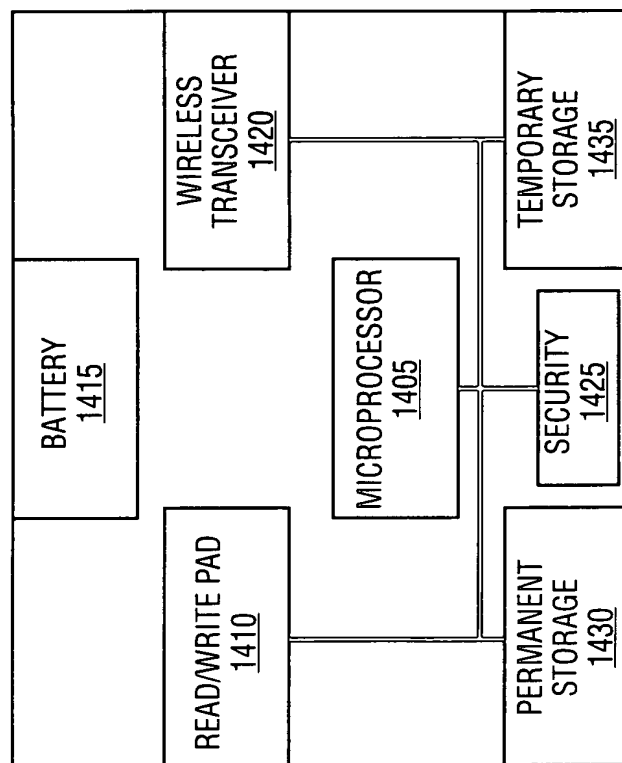


DIAGRAM OF THE MAJOR COMPONENTS OF THE PERSONAL POS, SHOWING THE DATA/ADDRESS BUS INTERCONNECT

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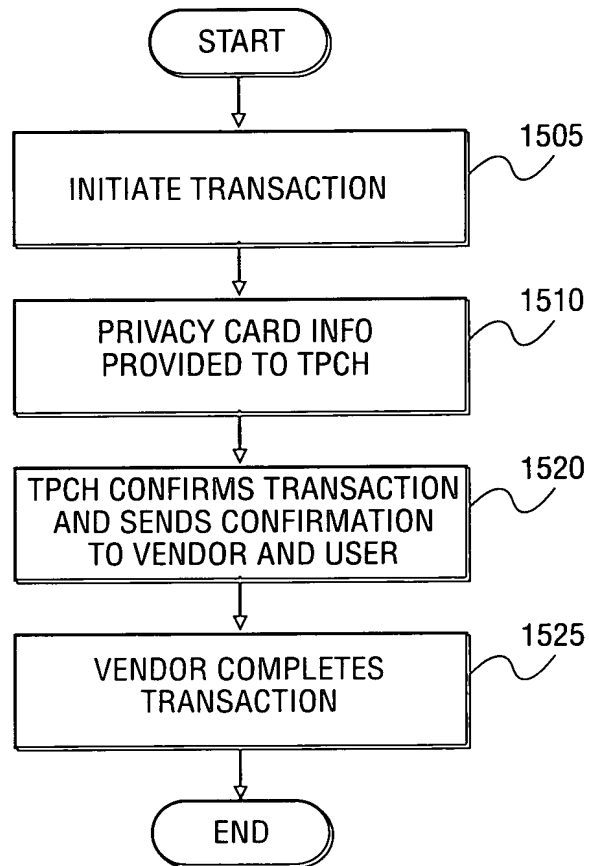
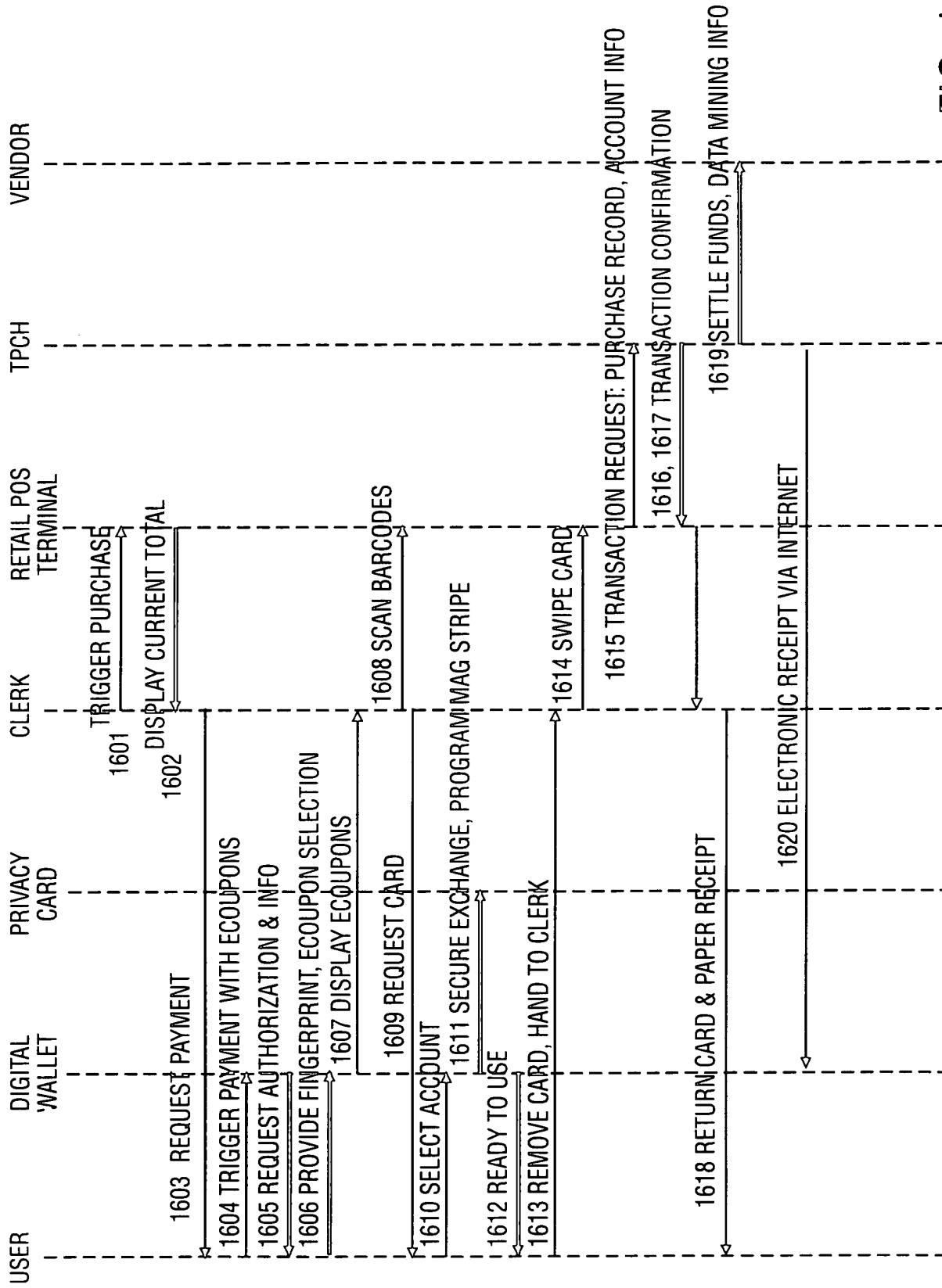


FIG. 15



RETAIL TRANSACTION

FIG. 16

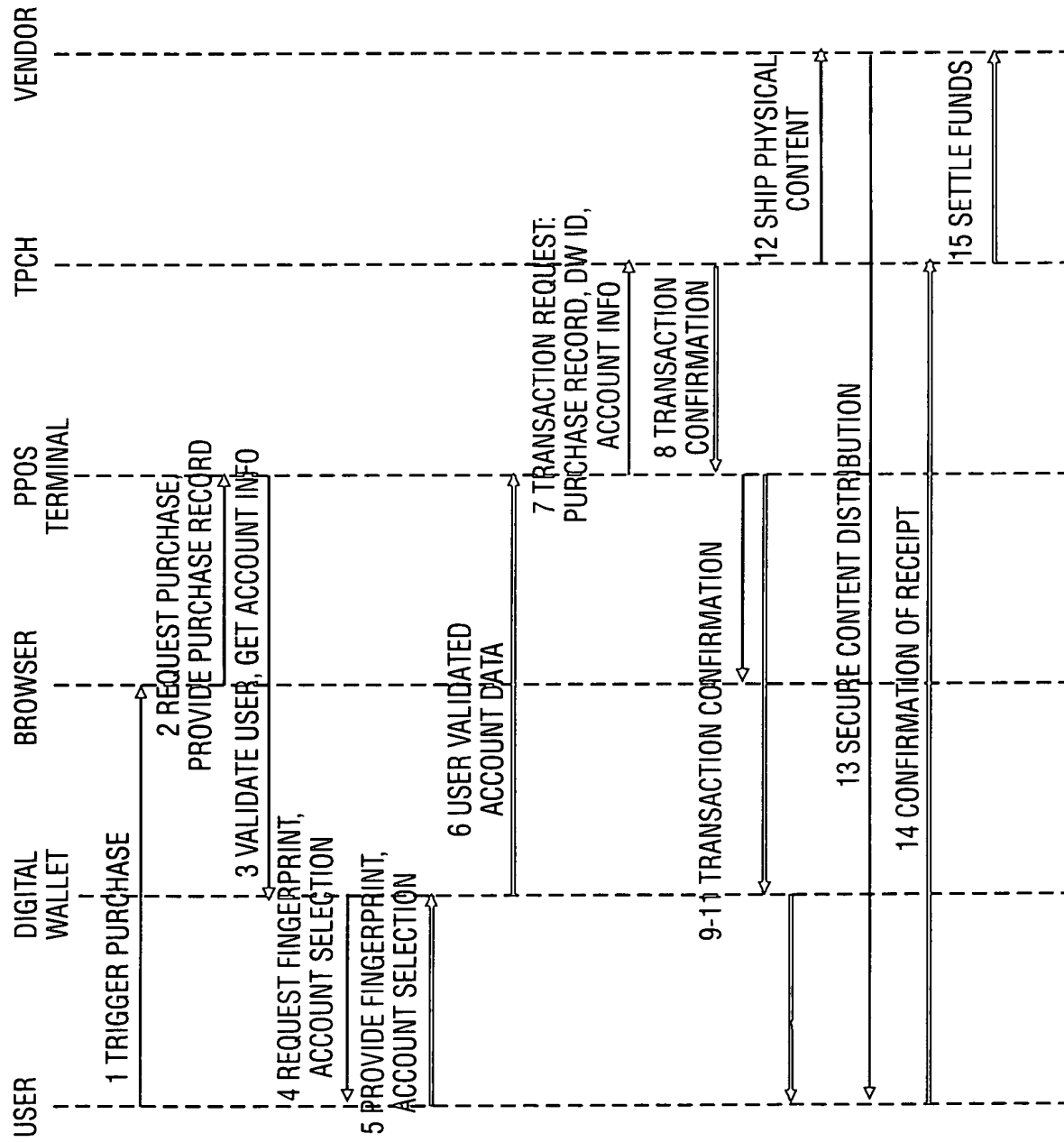
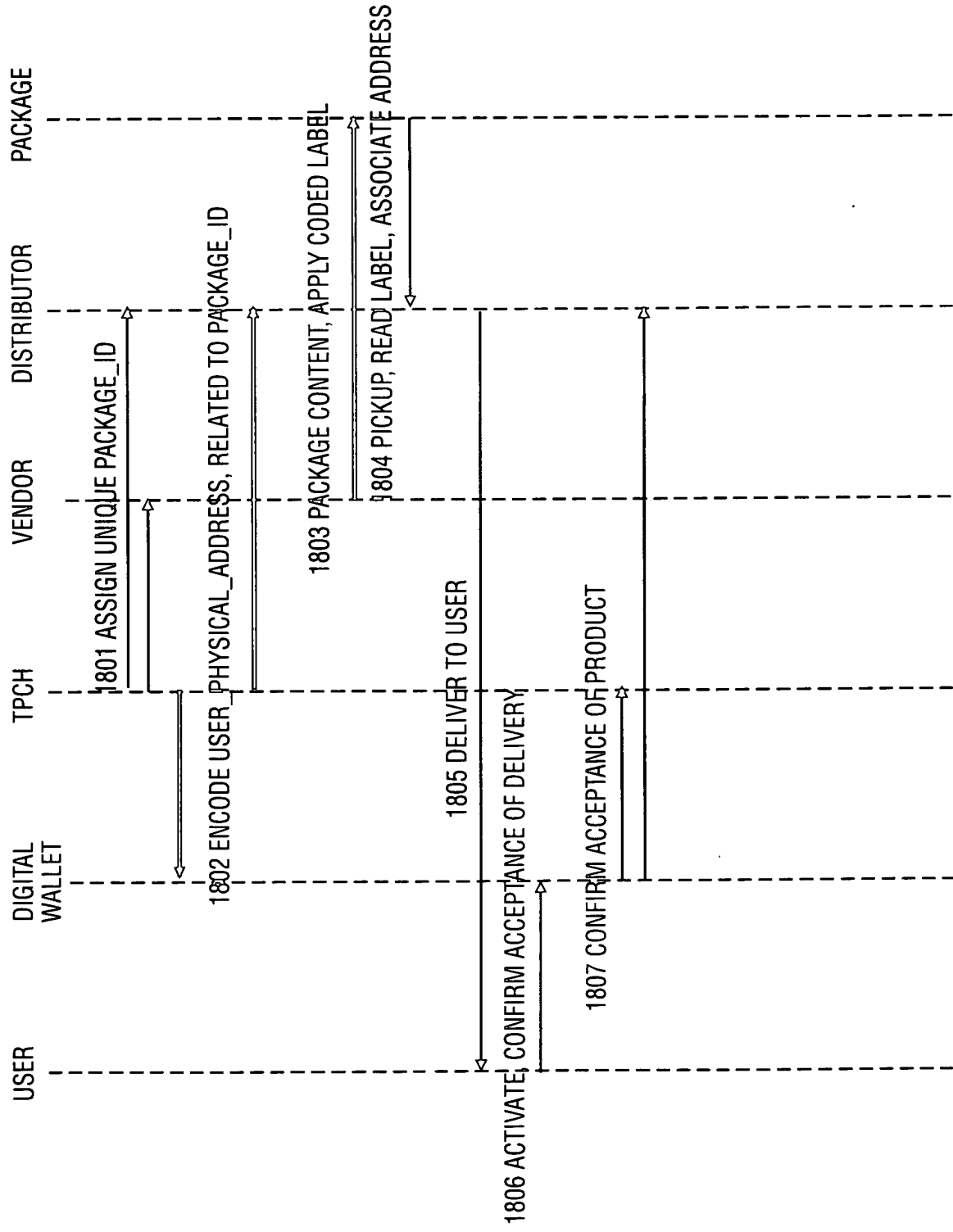


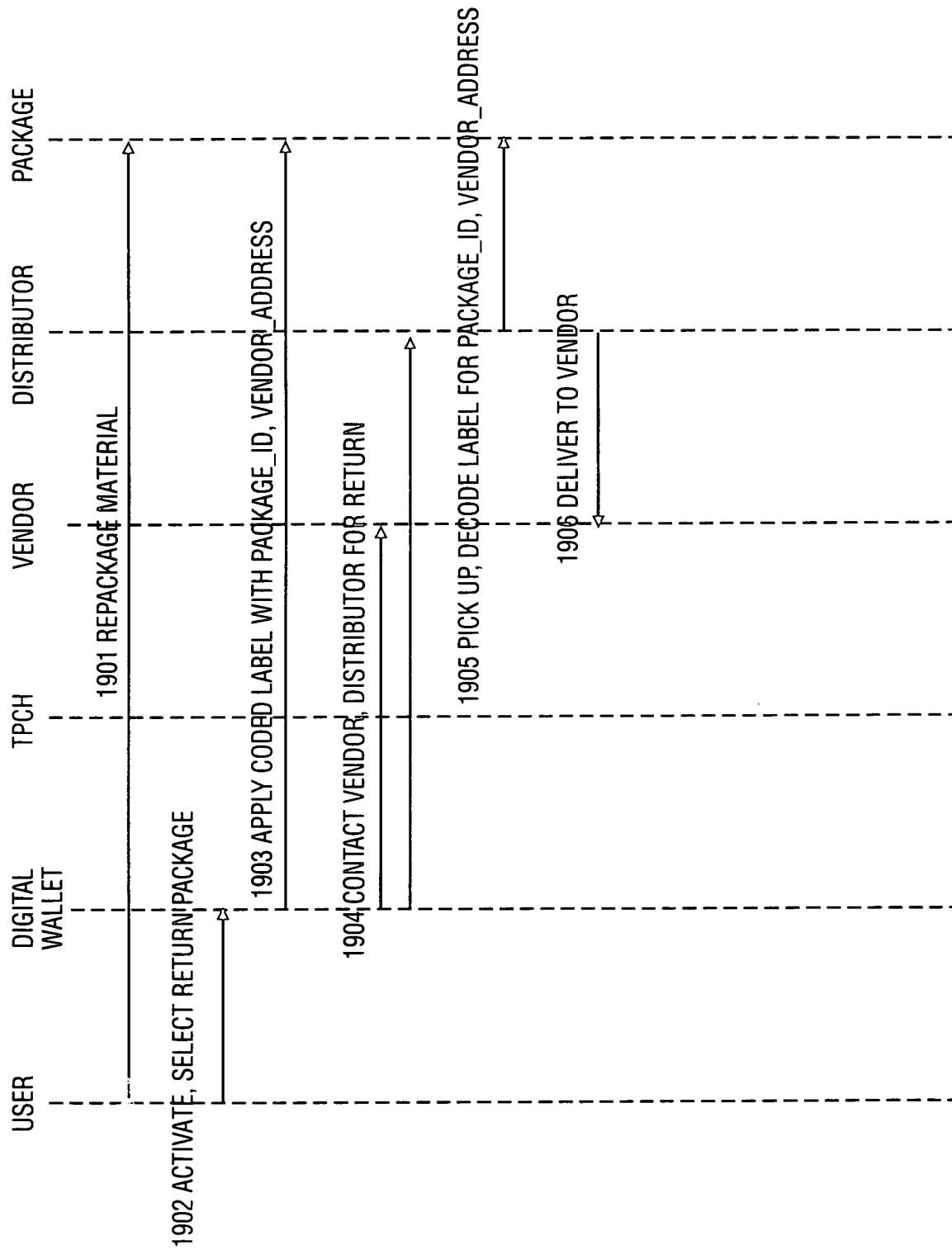
FIG. 17

WEB TRANSACTION



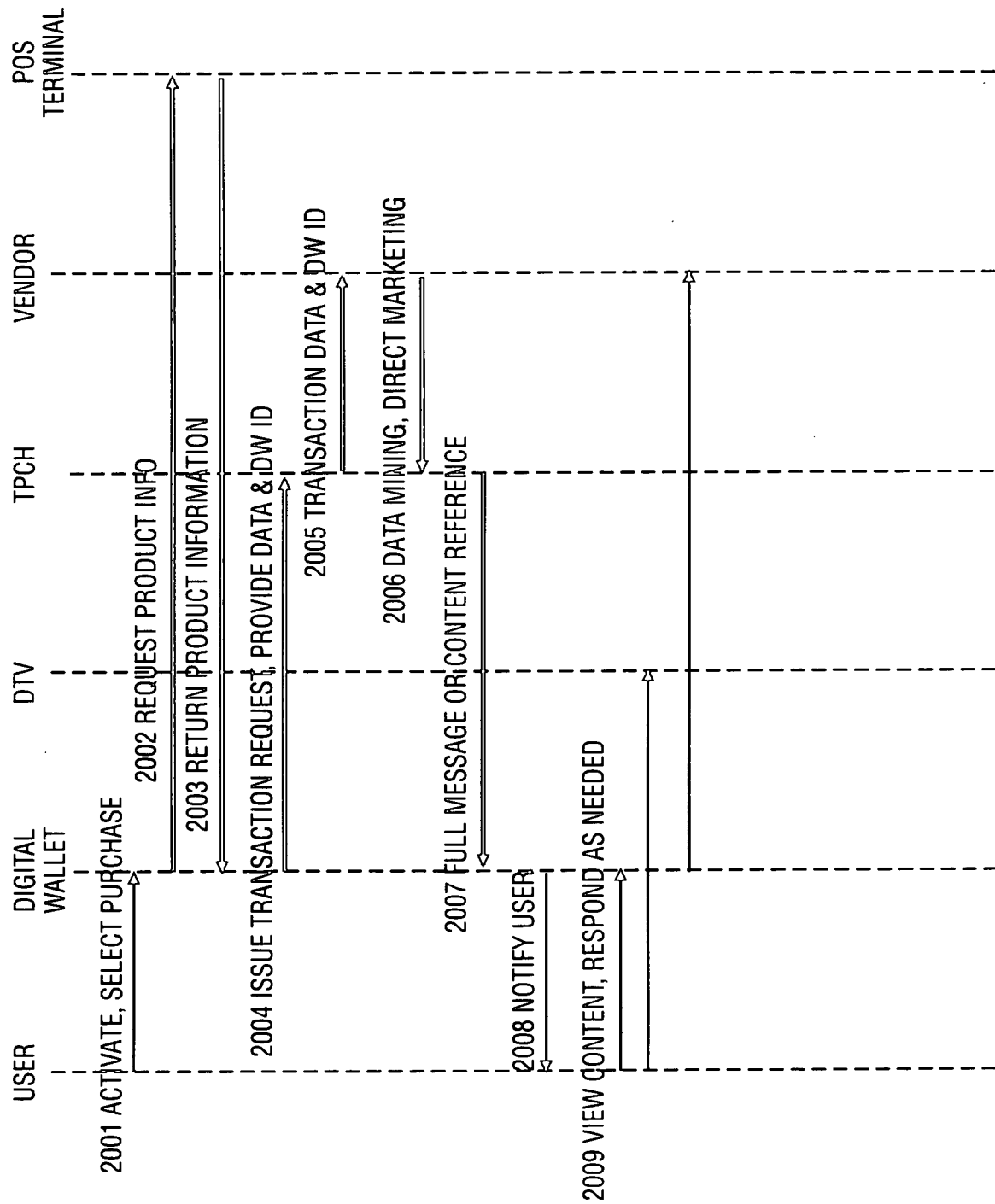
DELIVERY OF PRODUCT

FIG. 18



RETURN OF PRODUCT

FIG. 19



DATA MINING

FIG. 20

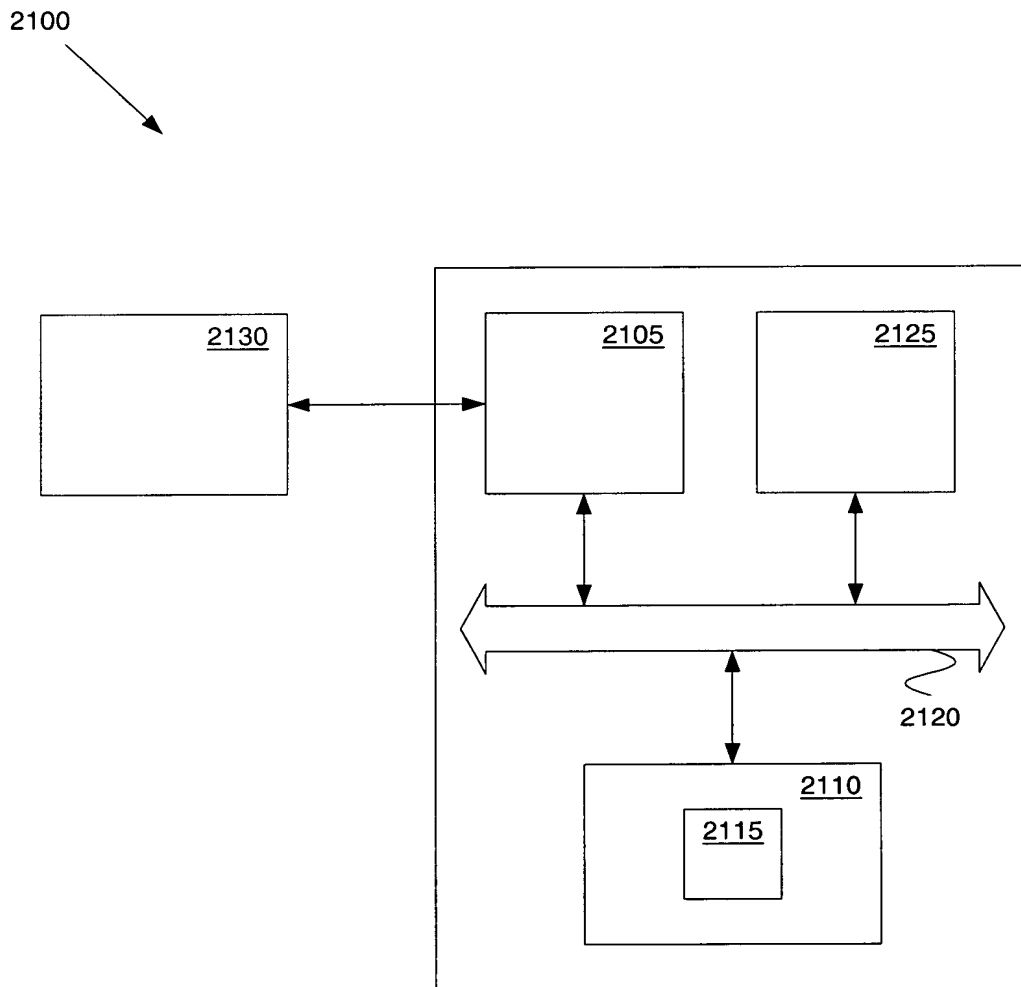


FIGURE 21

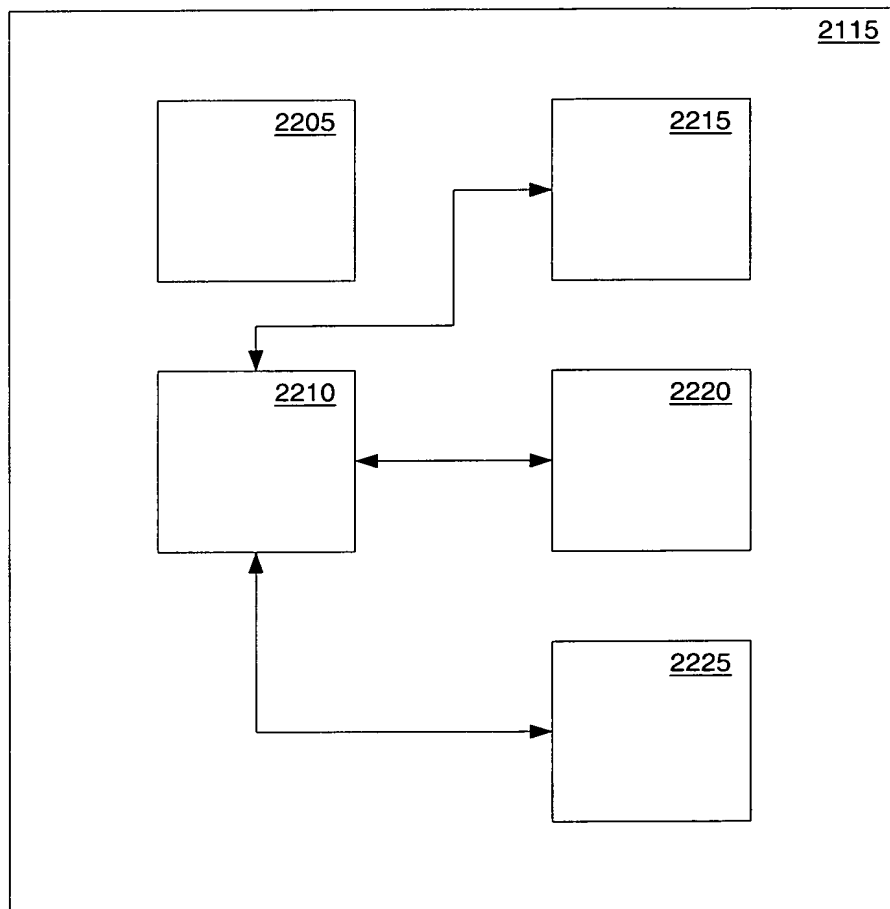


FIGURE 22

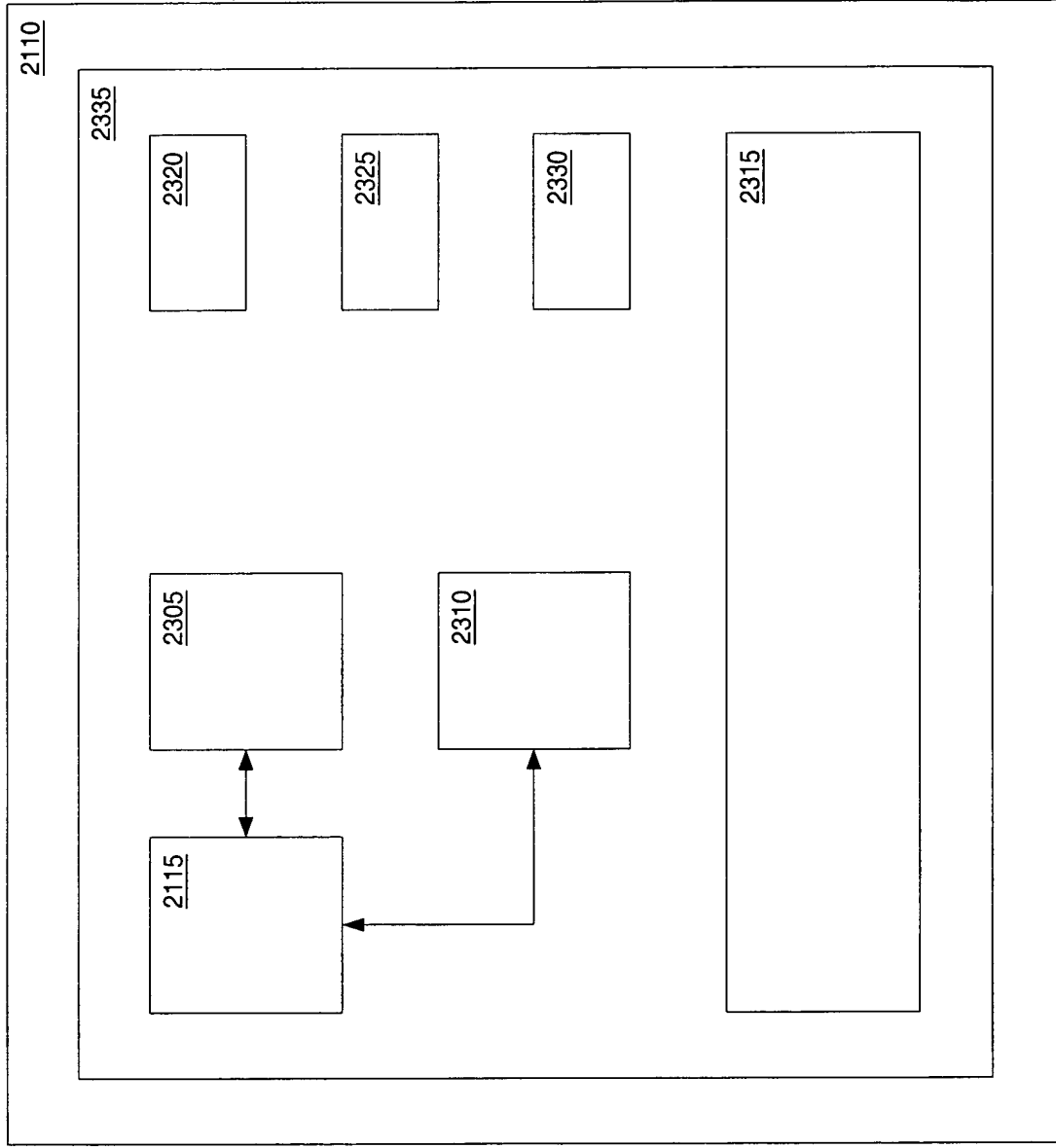


FIGURE 23

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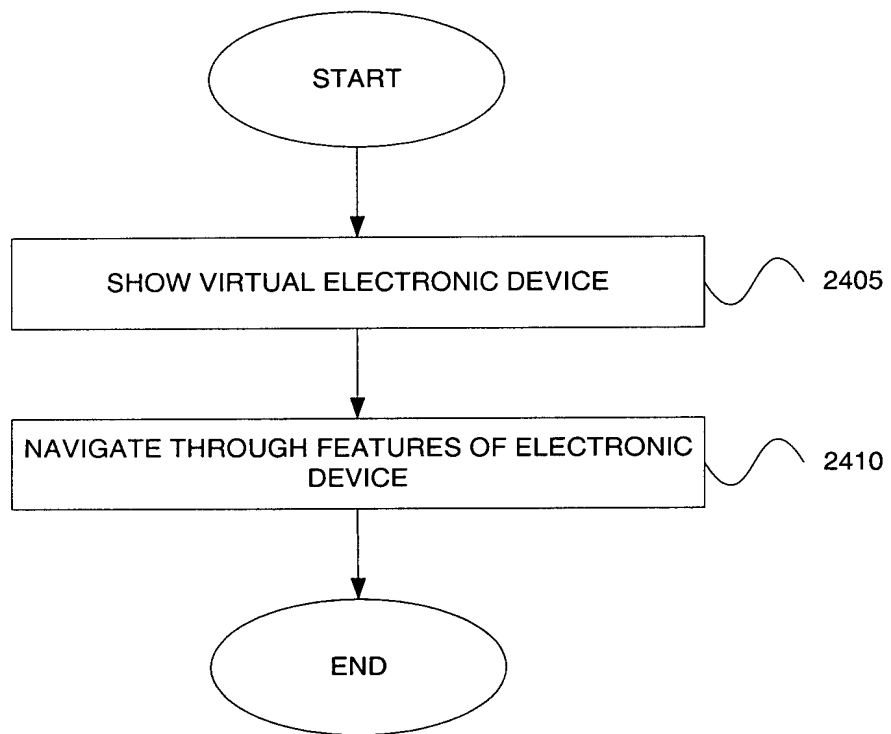


FIGURE 24

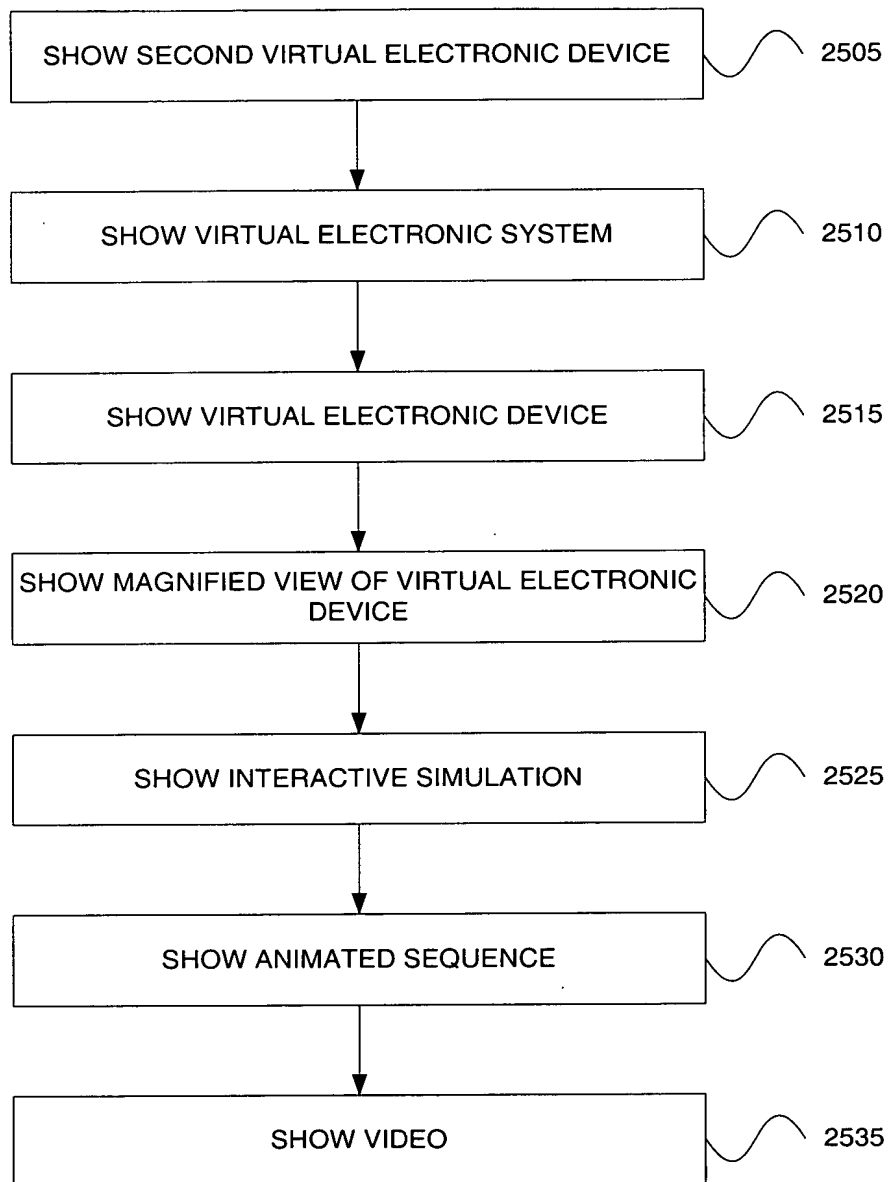


FIGURE 25